

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re:

PAUL DOUGLAS SCOLARDI

SIGNATURE DECLARATION

Debtor(s).

Case No. 10-48719

         PETITION, SCHEDULES & STATEMENTS  
         CHAPTER 13 PLAN  
         SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION  
  ✓   AMENDMENT TO PETITION, SCHEDULES & STATEMENTS  
  ✓   MODIFIED CHAPTER 13 PLAN  
         OTHER (Please describe: \_\_\_\_\_)

I **PAUL DOUGLAS SCOLARDI**, the undersigned debtor(s) or authorized representative of the debtor,  
*make the following declarations under penalty of perjury:*

- The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- **[individual debtors only]** If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date:

X

Paul Douglas Scolardi  
Signature of Debtor or Authorized Representative

PAUL DOUGLAS SCOLARDI

Printed Name of Debtor or Authorized Representative

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re PAUL DOUGLAS SCOLARDI

Case No. 10-48719

Debtor.

Chapter 13

AMENDMENT COVER SHEET

The following items have been amended in the above named bankruptcy proceeding (check all applicable boxes)

- \_\_\_\_\_ Voluntary Petition (Specify reason for amendment) \_\_\_\_\_
- \_\_\_\_\_ Summary of Schedules
- \_\_\_\_\_ Schedule A - Real Property
- \_\_\_\_\_ Schedule B - Personal Property
- \_\_\_\_\_ Schedule C - Property Claimed as Exempt
- ☒ Schedule D, E, or F and/or Matrix, and/or List of Creditors or Equity Holders
- ☒ Add/Delete creditor(s), change amount or classification of debt - \$26.00 fee required
- \_\_\_\_\_ Add/change address of already listed creditor - No Fee
- \_\_\_\_\_ Schedule G - Executory Contracts and Unexpired Leases
- \_\_\_\_\_ Schedule H - Codebtors
- \_\_\_\_\_ Schedule I - Current Income of Individual Debtor(s)
- \_\_\_\_\_ Schedule J - Current Expenditures of Individual Debtor(s)
- \_\_\_\_\_ Declaration Regarding Schedules
- \_\_\_\_\_ Statement of Financial Affairs and/or Declaration
- \_\_\_\_\_ Chapter 7 Individual Debtor's Statement of Intention
- \_\_\_\_\_ Disclosure of Compensation of Attorney for Debtor
- \_\_\_\_\_ Statement of Current Monthly Income and Means Test Calculation (Form 22A, 22B or 22C)
- \_\_\_\_\_ Certification of Credit Counseling
- ☒ Other: CHAPTER 13 PLAN

Amendment of debtor(s) Social Security Number requires the filer to follow the instructions provided by the Office of the U.S. Trustee.

Declaration of Debtor

I (We) declare under penalty of perjury that the information set forth in the amendment(s) attached hereto is (are) true and correct to the best of my (our) information and belief.

Date:

3/7/2011 Paul D. Scolardi  
PAUL DOUGLAS SCOLARDI,  
Debtor

Case 10-48719 Doc 13 Filed 01/14/11 Entered 01/14/11 15:38:12 Desc Main Document Page 2 of 4

Document Page 1 of 3  
Form 3015-1 - Chapter 13 Plan  
UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

*AMENDED*  
CHAPTER 13 PLAN

In Re:

PAUL DOUGLAS SCOLARDI

DEBTOR

Dated: ~~11/22/2010~~ *Hudson* 9/7/2011

Case No. 10-48719

In a joint case,  
debtor means debtors in this plan.

1. DEBTOR'S PAYMENTS TO TRUSTEE -

- a. As of the date of this plan, the debtor has paid the trustee \$ 6,000.00 ~~0.00~~ 3,000.00
- b. After the date of this plan, the debtor will pay the trustee \$3,000.00 per Month for 60 ~~59~~ 58 months, beginning within 90 days after the order for relief for a total of \$ 180,000.00 ~~174,000.00~~. The minimum plan length is 60 or ✓ 60 months from the date of this initial plan payment unless all allowed claims are paid in a shorter time.
- c. The debtor will also pay the trustee: \$0.00 ~~4,400.00~~ MARCH 20, 2011 AND EVERY 6 MO THEREAFTER
- d. The debtor will pay the trustee a total of \$180,000.00 [line 1(a) + line 1(b) + line 1(c)]. DURING PERIOD OF 324,000.00 ~~324,000.00~~ THE PLAN, THE TOTAL OF \$144,000.00

2. PAYMENTS BY TRUSTEE - The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10.00% of plan payments, or \$22,500.00 ~~22,500.00~~ 12,000.00.

3. ADEQUATE PROTECTION PAYMENTS [§ 1323(a)(1)(C)] - The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

Creditor	Monthly Payment	Number of Months	Total Payments
a. NONE			
c. TOTAL			

4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365] - The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in ¶ 7.

Creditor	Description of Property
a. WATERTOWER APTS	APT RENT

5. CLAIMS NOT IN DEFAULT - Payments on the following claims are current and the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

Creditor	Description of Claim
a. NONE	

Case 10-48719 Doc 13 Filed 01/14/11 Entered 01/14/11 15:38:12 Desc Main Document Page 3 of 4  
Document Page 2 of 3

**6. HOME MORTGAGES IN DEFAULT** [§ 1322(b)(5) and § 1322(e)] --- The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. All following entries are estimates. The trustee will pay the actual amounts of default.

	Creditor	Amount of Default	Monthly Payment	Beg. In Month #	No. of Payments	TOTAL PAYMENTS
a.	NONE					
d.	TOTAL					

**7. CLAIMS IN DEFAULT** [§ 1322(b)(3) and (5) and § 1322(e)] --- The trustee will cure defaults on the following claims as set forth below. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. If any, All following entries are estimates, except for interest rate.

	Creditor	Amount of Default	Int. rate (if applicable)	Monthly Payment	Beg. In Month #	No. of Payments	TOTAL PAYMENTS
a.	NONE						
d.	TOTAL						

**8. OTHER SECURED CLAIMS; SECURED CLAIM AMOUNT IN PLAN CONTROLS** [§ 1325(a)(5)] --- The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column, below. The creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. § 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Claim Amount	Secured Claim	Int. Rate	Beg. In Month #	Monthly Payment	No. of Payments	Payments on Account of Claim	Adequate Protection (from § 8)	TOTAL PAYMENTS
NONE									
TOTAL									

**9. PRIORITY CLAIMS** --- The trustee will pay in full all claims entitled to priority under § 507, including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beg. In Month #	No. of Payments	TOTAL PAYMENTS
JOSEPH A. WENTZELL / Attorney Fees	\$ 1,000.00	\$ 1,000.00	1	1	\$ 1,000.00
INTERNAL REVENUE SERVICE / Taxes and Certain Other Debts Owed to Governmental Units	\$ 450,000.00 196,321.56	\$ 2,686.67 PRC-RATA 3,327.48	1 2	60 57	\$ 450,000.00 196,321.56
INTERNAL REVENUE SERVICE / Taxes and Certain Other Debts Owed to Governmental Units	\$ 72,657.00	\$ 2,686.36	60	1	\$ 2,686.36
M O R	312.28	PRC-RATA		312.12	197,633.84
e. TOTAL					\$ 450,000.00 197,633.84

**10. SEPARATE CLASSES OF UNSECURED CREDITORS** --- In addition to the class of unsecured creditors specified in ¶ 11, there shall be separate classes of non-priority unsecured creditors described as follows:  
The trustee will pay the allowed claims of the following creditor. All entries below are estimates.

Case 10-48719 Doc 13 Filed 01/14/11 Entered 01/14/11 15:38:12 Desc Main Document Page 4 of 4

Document Page 3 of 3

Creditor	Interest Rate (if any)	Claim Amount	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. NONE						
b. TOTAL						

11. TIMELY FILED UNSECURED CREDITORS — The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 6, 7, 8, 9 and 10 (their pro rata share of approximately \$ 0.00 ~~4,279.44~~ 396.16 Line 1(d) minus lines 2, 3(d), 7(d), 8(d), 9(d), and 10(a)).

a. The debtor estimates that the total unsecured claims held by creditors listed in ¶ 8 are \$ 0.00

b. The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 8 and ¶ 10) are \$ 0.00 ~~4,279.44~~ 396.16

c. Total estimated unsecured claims are \$ 0.00 ~~4,279.44~~ 396.16 (line 11(a) + line 11(b)).

12. TARDILY-FILED UNSECURED CREDITORS — All money paid by the debtor to the trustee under ¶ 1, but not distributed by the trustee under ¶ 2, 3, 6, 7, 8, 9, 10, or 11 will be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

13. OTHER PROVISIONS — The trustee may distribute additional sums not expressly provided for herein at the trustee's discretion.

#### 14. SUMMARY OF PAYMENTS

Trustee's Fee [Line 6]	\$ <u>22,460.82</u>
Home Mortgage Defaults [Line 6(d)]	\$ <u>0.00</u>
Claims in Default [Line 7(d)]	\$ <u>0.00</u>
Other Secured Claims [Line 8(d)]	\$ <u>0.00</u>
Priority Claims [Line 9(f)]	\$ <u>222,097.00</u> <del>197,347.44</del> <u>197,633.84</u>
Separate Classes [Line 10(a)]	\$ <u>0.00</u>
Unsecured Creditors [Line 11]	\$ <u>4279.44</u> <del>4,279.44</del> <u>396.16</u>
TOTAL (must equal Line 1(d))	\$ <u>180,000.00</u> <del>224,000.00</del> <u>220,000.00</u>

JOSEPH A. WENTZELL

Bar No.: 170016

Address: WENTZELL LAW OFFICE, PLLC  
2812 ANTHONY LANE  
ST ANTHONY, MN 55410

Telephone No.: 612-430-3292

Fax No.: 612-786-0878

E-mail address: jwentzell@tcastenrover.com

DATED: JAN. 14, 2011

Aligned:

PAUL DOUGLAS SCOLARDI  
DEBTOR

*Paul D. Scolardi* 3/7/2011

B6E (Official Form 6E) (4/10) - Cont.

In re PAUL DOUGLAS SCOLARD

Debtor

Case No.

10-48719  
(If known)

*AMENDED*

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODITOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. INTERNAL REVENUE SERVICE WELLS FARGO PLACE 30 EAST 7TH ST MAIL STOP 5700 ST PAUL MN 55101			2009 FEDERAL TAXES				72,997.00	72,997.00	\$0.00
ACCOUNT NO. INTERNAL REVENUE SERVICE WELLS FARGO PLACE 30 EAST 7TH ST MAIL STOP 5700 ST PAUL MN 55101			2008 FEDERAL TAXES				160,000.00	160,000.00	\$0.00
ACCOUNT NO. MN DEPT OF REVENUE PO BOX 64651 ST PAUL MN 55164 0651							312.28	312.28	\$0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of  
Creditors Holding Priority Claims

Subtotal  
(Total of this page)

\$ 233,309.28	\$ 233,309.28	\$ 0.00
\$ 233,309.28		
	\$ 233,309.28	\$ 0.00

Total  
(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules.)

Total  
(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities and  
Related Data.)